## **2010 INSURANCE RATES**

Effective January 1, 2010- December 31, 2010

## **Monthly State Contribution \$679**

**Note:** All eligible employees must be enrolled in the **CORE PLAN** which includes any Medical plan (Traditional, or Managed Care Plan), Dental and Basic Life coverage as a package or must waive all coverage.

	Medical Rates			
Available Plans	Traditional	Peak	Blue Choice	New West
Employee Only	\$642	\$622	\$624	\$638
Employee & Spouse	\$798	\$776	\$774	\$819
Employee & Children	\$704	\$686	\$684	\$725
Employee & Family	\$828	\$806	\$802	\$849
Joint Core	\$660	\$644	\$640	\$681

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Dental Rates	Vision Rates	
\$34.10	\$7.64	
\$51.90	\$14.42	
\$50.40	\$15.18	
\$58.00	\$22.26	
\$39.80	N/A	

Rates include the prescription drug plan and the Employee Assistance Program.

## LIFE INSURANCE RATES

<b>Plan A</b> – Basic Life (\$14,000)	\$1.90
Plan B – Dependent Life	
Plan C – Optional Employee Life	**
Plan D - Optional Spouse Life	**
Plan E - Accidental Death & Dismemberment (Employee only)	<b>\$0.020</b> /\$1,000
Plan E - Accidental Death & Dismemberment (with dependents)	<b>\$0.030</b> /\$1,000
LTD - Long Term Disability	\$22.52

\*\*Plans C & D are based on the employee's age (as of the last day of the month) at the following monthly rates per \$1,000 coverage.

Under 30 \$.03	Under 35 \$.05	Under 40 \$.08
Under 45 \$.10	Under 50 \$.15	Under 55 \$.23
Under 60 \$.43	Under 65 \$.66	65 & Older \$.98

**Note:** The life plans offered are **Term Life** plans. They **do not** accrue any cash value. A member is eligible to carry all life plans until termination or retirement. At termination, no life plans may be continued through COBRA. At retirement, only Plan A – Basic Life can be continued, until age 65 or Medicare eligible. However, conversion to a higher cost individual plan is available if requested at the time life coverage terminates.